

Fill in this information to identify the case:

Debtor 1 ELIZABETH ALGARIN

Debtor 2
(Spouse if filing)

**UNITED STATES BANKRUPTCY COURT FOR THE EASTERN DISTRICT OF
PENNSYLVANIA**

Case number 23-13908
WWR # 041404306

"EXHIBIT A"

Official Form 410-B
Proof of Claim

04/22

Read the instructions before filling out this form. This form is for making a claim for payment in a bankruptcy case. Do not use this form to make a request for payment of an administrative expense. Make such a request according to 11 U.S.C. § 503.

Filers must leave out or redact information that is entitled to privacy on this form or on any attached documents. Attach redacted copies of any documents that support the claim, such as promissory notes, purchase orders, invoices, itemized statements of running accounts, contracts, judgments, mortgages, and security agreements. **Do not send original documents;** they may be destroyed after scanning. If the documents are not available, explain in an attachment.

A person who files a fraudulent claim could be fined up to \$500,000, imprisoned for up to 5 years, or both. 18 U.S.C. §§ 152, 157, and 3571.

Fill in all the information about the claim as of the date the case was filed. That date is on the notice of bankruptcy (Form 309) that you received

Part 1: Identify the Claim

1. Who is the current Creditor? CITADEL FEDERAL CREDIT UNION
Name of the current creditor (the person or entity to be paid for this claim)
Other names the creditor used with debtor:

2. Has this claim been acquired from someone else? ☒ No
☐ Yes. From whom?

3. Where should notices and payments to the creditor be sent? Federal Rule of Bankruptcy Procedure (FRBP) 2002(g)
Where notices to the creditor should be sent? Citadel Federal Credit Union
c/o Weltman, Weinberg & Reis Co LPA
965 Keynote Circle
Cleveland, OH 44131
Where should payments to the creditor be sent? (if different) Citadel Federal Credit Union
520 Eagleview Boulevard
Exton, PA 19341
Uniform claim identifier for electronic payments in chapter 13 (if you use one):

4. Does this claim amend one already filed? ☒ No
☐ Yes. Claim number on court claims registry (if known) Filed on

5. Do you know if anyone else has filed a proof of claim for this claim? ☒ No
☐ Yes. Who made the earlier filing?

Part 2: Give information About the Claim As of the Date the Case Was Filed

6. Do you have any number you use to identify the debtor?

☐ No

☒ Yes. Last 4 digits of the debtor's account or any number you use to identify the debtor:

XXXXXX5785

7. How much is the claim?

\$23,287.42

Does this amount include interest or other charges?

☐ No

☒ Yes. Attach a statement itemizing, fees, expenses or other charges required by Bankruptcy Rule 3001 (c) (2) (A).

8. What is the basis of the Claim

Examples: Goods sold, money loaned, lease, services performed, personal injury or wrongful death, or credit card

Attach redacted copies of any documents supporting the claim required by Bankruptcy Rule 3001(c).

Limit disclosing information that is entitled to privacy, such as health care information.

Money Loaned

9. Is all or part of the claim Secured

☐ No

☒ Yes. The claim is secured by a lien on property

Nature of property:

☐ Real estate ,

☒ Motor Vehicle 2017 Dodge Challenger

☐ Other. Describe:

Basis for perfection: Title Lien

Attach redacted copies of documents, if any, that show evidence of perfection of a security interest (for example, a mortgage, lien, certificate of title, financing statement, or other document that shows the lien has been filed or recorded.)

Value of property: \$

Amount of the claim that is secured: \$23,287.42

Amount of the claim that is unsecured: \$ (The sum of the secured and unsecured Amounts should match the amount in line 7.)

Amount necessary to cure any default as of the date of the petition: \$565.14

Annual Interest Rate (when case was filed) 5.340%

☒ Fixed

☐ Variable

10. Is this claim based on a lease?

☒ No

☐ Yes Amount necessary to cure any default as of the date of the petition. \$

11. Is this claim subject to a right of setoff?

☒ No

☐ Yes. Identify the property:

12 Is all or part of the claim entitled to priority under 11 U.S.C. § 507(a)

A claim may be partly priority and partly non priority. For example, in some categories, the law limits the amount entitled to priority.

☒ No

☐ Yes. *Check one:*

☐ Domestic support obligations (including alimony and child support) under 11 U.S.C. § 507(a)(1)(A) or (a)(1)(B).

☐ Up to \$3,350* of deposits toward purchase, lease, or rental of property or services for personal, family, or household use. 11 U.S.C. § 507(a)(7)

☐ Wages, salaries or commissions (up to \$15,150*) earned within 180 days before the Bankruptcy petition is filed or the debtor's business ends, whichever is earlier. 11 U.S.C. § 507(a)(4)

☐ Taxes or penalties owed to governmental units. 11 U.S.C § 507(a)(8).

☐ Contributions to an employee benefit plan. 11 U.S.C § 507(a)(5)

☐ Other. Specify subsection of 11 U.S.C § 507(a)(_) that applies.

Amount entitled to priority

\$

\$

\$

\$

\$

\$

* Amounts are subject to adjustment on 4/01/25 and every 3 years after that for cases begun after the date of adjustment.

Part 3: Sign Below

The person completing this proof of claim must sign and date it. FRBP 9011(B).

If you file this claim electronically, FRBP 5005(a)(2) authorizes courts to establish local rules specifying what a signature is.

A person who files a fraudulent claim could be fined up to \$500,000, imprisoned for up to 5 years or both. 18 U.S.C. §§ 152, 157 and 3571.

Check the appropriate box:

☐ I am the creditor.

☒ I am the creditor's attorney or authorized agent.

☐ I am the trustee, or the debtor, or their authorized agent. Bankruptcy Rule 3004.

I understand that an authorized signature on this **Proof of Claim** serves as an acknowledgement that when calculating the amount of the claim, the creditor gave the debtor credit for any payments received toward the debt.

I have examined the information in this **Proof of Claim** and have reasonable belief that the information is true and correct.

I declare under penalty of perjury that the foregoing is true and correct.

Executed on date 02/16/2024
MM / DD / YYYY

/S/ GARRY MASTERSON
Signature

Print the name of the person who is completing and signing this claim:

Name GARRY MASTERSON

Title Agent

Company Weltman, Weinberg & Reis Co., LPA
Identify the corporate servicer as the company if the authorized agent is a servicer.

Address 965 KEYNOTE CIRCLE
BROOKLYN HEIGHTS, OH 44131

Contact phone 877-338-9484 Email pitecf@weltman.com

Itemized Statement of Balance

As of 12/28/2023

WWR # 041404306

Account # XXXXXX5785

Debtor: ELIZABETH ALGARIN

Case No. 23-13908

Collateral: 2017 Dodge Challenger

Principal Balance	\$23,113.80
Interest	\$162.32
Late Fees	\$11.30
Other Fees	\$0.00
Payoff Amount	\$23,287.42

LAW 553-NJ-eps 11/19

RETAIL INSTALLMENT SALE CONTRACT SIMPLE FINANCE CHARGE

Buyer Name and Address (Including County and Zip Code) ELIZABETH ALGARIN 4407 OAKMONT ST Philadelphia PA 19136 County: Philadelphia	Co-Buyer Name and Address (Including County and Zip Code) Turi Brown 4407 OAKMONT ST Philadelphia PA 19136	Seller-Creditor (Name and Address) V.I.P. Auto Outlet Inc. 2809, Rt. 73 South Maple Shade NJ 08052
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You, the Buyer (and Co-Buyer, if any), may buy the vehicle below for cash or on credit. By signing this contract, you choose to buy the vehicle on credit under the agreements in this contract. You agree to pay the Seller - Creditor (sometimes "we" or "us" in this contract) the Amount Financed and Finance Charge in U.S. funds according to the payment schedule below. We will figure your finance charge on a daily basis. The Truth-In-Lending Disclosures below are part of this contract.

New/Used	Year	Make and Model	Vehicle Identification Number	Primary Use For Which Purchased
USED	2017	Dodge Challenger	2C3CDZBT3HH587349	Personal, family, or household unless otherwise indicated below <input type="checkbox"/> business <input type="checkbox"/> agricultural <input type="checkbox"/> N/A

FEDERAL TRUTH-IN-LENDING DISCLOSURES				
ANNUAL PERCENTAGE RATE The cost of your credit as a yearly rate.	FINANCE CHARGE The dollar amount the credit will cost you.	Amount Financed The amount of credit provided to you or on your behalf.	Total of Payments The amount you will have paid after you have made all payments as scheduled.	Total Sale Price The total cost of your purchase on credit, including your down payment of \$ 1,353.00 is
5.34 %	\$ 6,421.08	\$ 36,030.42	\$ 42,451.50	\$ 43,804.50

Your Payment Schedule Will Be: (e) means an estimate

Number of Payments	Amount of Payments	When Payments Are Due
75	\$ \$566.02	Monthly beginning 01/11/2021
N/A	\$ N/A	N/A

N/A

Late Charge. If payment is not received in full within 10 days after it is due, you will pay a late charge of 5 % of the part of the payment that is late. If the vehicle is primarily for personal, family, or household use and the cash price is \$ 10,000 or less, the charge for each late payment will be \$ 10 .

Prepayment. If you pay early, you will not have to pay a penalty.

Security Interest. You are giving a security interest in the vehicle being purchased.

Additional Information: See this contract for more information including information about nonpayment, default, any required repayment in full before the scheduled date and security interest.

Used Car Buyers Guide. The information you see on the window form for this vehicle is part of this contract. Information on the window form overrides any contrary provisions in the contract of sale.

Spanish Translation: Guía para compradores de vehículos usados. La información que ve en el formulario de la ventanilla para este vehículo forma parte del presente contrato. La información del formulario de la ventanilla deja sin efecto toda disposición en contrario contenida en el contrato de venta.

☐ If this box is checked, the following late charge applies to vehicles purchased primarily for business or agricultural use.

If a payment is not received in full within N/A days after it is due, you will pay a late charge of \$ N/A or N/A % of the part of the payment that is late, whichever is less.

If this box is not checked, the late charge in the "Federal Truth-In-Lending Disclosures" still applies.

NO COOLING OFF PERIOD

State law does not provide for a "cooling off" or cancellation period for this sale. After you sign this contract, you may only cancel it if the seller agrees or for legal cause. You cannot cancel this contract simply because you change your mind. This notice does not apply to home solicitation sales.

NOTICE: ANY HOLDER OF THIS CONSUMER CREDIT CONTRACT IS SUBJECT TO ALL CLAIMS AND DEFENSES WHICH THE DEBTOR COULD ASSERT AGAINST THE SELLER OF GOODS OR SERVICES OBTAINED PURSUANT HERETO OR WITH THE PROCEEDS HEREOF. RECOVERY HEREUNDER BY THE DEBTOR SHALL NOT EXCEED AMOUNTS PAID BY THE DEBTOR HEREUNDER.

The preceding NOTICE applies only to goods or services obtained primarily for personal, family, or household use. In all other cases, Buyer will not assert against any subsequent holder or assignee of this contract any claims or defenses the Buyer (debtor) may have against the Seller, or against the manufacturer of the vehicle or equipment obtained under this contract.

Buyer Signs X



Co-Buyer Signs X



ITEMIZATION OF AMOUNT FINANCED

1 Cash Price (including \$ 1,278.25 sales tax) \$ 32,570.92 (1)

2 Total Downpayment = N/A

Trade-In 2010 Dodge Challenger
(Year) (Make) (Model)

Gross Trade-In Allowance \$ 16,296.30
Less Pay Off Made By Seller to N/A \$ 16,296.30
Equals Net Trade In \$ 0.00
+ Cash \$ 1,353.00
+ Other \$ 0.00
+ Other N/A \$ 0.00
+ Other N/A \$ 0.00
(If total downpayment is negative, enter "0" and see 4J below) \$ 1,353.00 (2)

3 Unpaid Balance of Cash Price (1 minus 2) \$ 31,217.92 (3)

4 Other Charges Including Amounts Paid to Others on Your Behalf
(Seller may keep part of these amounts):

A Cost of Optional Credit Insurance Paid to Insurance Company or Companies.
Life \$ 0.00
Disability \$ 0.00 \$ 0.00

B Other Optional Insurance Paid to Insurance Company or Companies \$ 0.00

C Official Fees Paid to Government Agencies
to N/A for N/A \$ 0.00
to N/A for N/A \$ 0.00
to N/A for N/A \$ 0.00

D Optional Gap Contract \$ 353.00

E Supplemental Title Fee \$ 0.00

F Vehicle Tire Fee \$ 0.00

G Government Taxes Not Included in Cash Price \$ 0.00

H Government License and/or Registration Fees
Registration Fee \$ 161.50

I Government Certificate of Title Fees \$ 0.00

J Other Charges (Seller must identify who is paid and describe purpose)
to N/A for Prior Credit or Lease Balance \$ 0.00
to N/A for N/A \$ 0.00
to Dealer for Document Fee \$ 398.00
to N/A for N/A \$ 0.00
to N/A for N/A \$ 0.00
to Pablo Creek Service for allstate wrap \$ 3,900.00
to N/A for N/A \$ 0.00
to N/A for N/A \$ 0.00
to N/A for N/A \$ 0.00
to N/A for N/A \$ 0.00
Total Other Charges and Amounts Paid to Others on Your Behalf \$ 4,812.50 (4)

5 Amount Financed (3 + 4) \$ 36,030.42 (5)

OPTION: ☐ You pay no finance charge if the Amount Financed, item 5, is paid in full on or before N/A, Year N/A. SELLER'S INITIALS _____

OPTIONAL GAP CONTRACT. A gap contract (debt cancellation contract) is not required to obtain credit and will not be provided unless you sign below and agree to pay the extra charge. If you choose to buy a gap contract, the charge is shown in Item 4D of the Itemization of Amount Financed. See your gap contract for details on the terms and conditions it provides. It is a part of this contract.

Term 75 Mos. Pablo Creek Services
Name of Gap Contract

I want to buy a gap contract.

Buyer Signs X E. [Signature] T. [Signature]

Returned Check Charge: You agree to pay a charge of \$ 20 if any check you give us is dishonored. If the Vehicle is primarily for personal, family, or household use and the cash price is greater than \$10,000, or the Vehicle is for business or agricultural use, you also agree to pay a charge of \$20 if any electronic payment is returned unpaid.

Buyer Signs X E. [Signature] Co-Buyer Signs X T. [Signature]

Insurance. You may buy the physical damage insurance this contract requires from anyone you choose who is acceptable to us. You may also provide the physical damage insurance through an existing policy owned or controlled by you that is acceptable to us. You are not required to buy any other insurance to obtain credit.

THIS DOES NOT INCLUDE INSURANCE ON YOUR LIABILITY FOR BODILY INJURY OR PROPERTY DAMAGE. WITHOUT SUCH INSURANCE, YOU MAY NOT OPERATE THIS VEHICLE ON PUBLIC HIGHWAYS.

If any insurance is checked below, policies or certificates from the named insurance companies will describe the terms and conditions.

**Check the insurance you want and sign below:
Optional Credit Insurance**

☐ Credit Life: ☐ Buyer ☐ Co-Buyer ☐ Both
☐ Credit Disability: ☐ Buyer ☐ Co-Buyer ☐ Both

Premium:

Credit Life \$ N/A

Credit Disability \$ N/A

Insurance Company Name N/A

Home Office Address N/A

Credit life insurance and credit disability insurance are not required to obtain credit. Your decision to buy or not buy credit life insurance and credit disability insurance will not be a factor in the credit approval process. They will not be provided unless you sign and agree to pay the extra cost. If you choose this insurance, the cost is shown in Item 4A of the Itemization of Amount Financed. Credit life insurance pays the unpaid part of the amount financed if you die. This insurance pays only the amount you would owe if you paid all your payments on time. Credit disability insurance pays the scheduled payments due under this contract while you are disabled. This insurance does not cover any increase in your payment or in the number of payments. The policies or certificates issued by the named insurance companies may further limit the coverage that credit life or credit disability insurance provides. See the policies or certificates for coverage limits and other terms and conditions. Coverage for credit life insurance and credit disability insurance ends on the original due date for the last payment unless a different term for the insurance is shown below.

Other Optional Insurance

☐ N/A N/A
Type of Insurance Term

Premium \$ N/A

Insurance Company Name N/A

Home Office Address N/A

☐ N/A N/A
Type of Insurance Term

Premium \$ N/A

Insurance Company Name N/A

Home Office Address N/A

Other optional insurance is not required to obtain credit. Your decision to buy or not buy other optional insurance will not be a factor in the credit approval process. It will not be provided unless you sign and agree to pay the extra cost.

I want the insurance checked above.

X 12/12/2020
Buyer Signature Date

X 12/12/2020
Co-Buyer Signature Date

OTHER IMPORTANT AGREEMENTS

1. FINANCE CHARGE AND PAYMENTS

- a. **How we will figure Finance Charge.** We will figure the Finance Charge on a daily basis at the Annual Percentage Rate on the unpaid part of the Amount Financed.
- b. **How we will apply payments.** We may apply each payment to the earned and unpaid part of the Finance Charge, to the unpaid part of the Amount Financed and to other amounts you owe under this contract in any order we choose as the law allows.
- c. **How late payments or early payments change what you must pay.** We based the Finance Charge, Total of Payments, and Total Sale Price shown on page 1 of this contract on the assumption that you will make every payment on the day it is due. Your Finance Charge, Total of Payments, and Total Sale Price will be more if you pay late and less if you pay early. Changes may take the form of a larger or smaller final payment or, at our option, more or fewer payments of the same amount as your scheduled payment with a smaller final payment. We will send you a notice telling you about these changes before the final scheduled payment is due.
- d. **You may prepay.** You may prepay all or part of the unpaid part of the Amount Financed at any time without penalty. If you do so, you must pay the earned and unpaid part of the Finance Charge and all other amounts due up to the date of your payment.

2. YOUR OTHER PROMISES TO US

- a. **If the vehicle is damaged, destroyed, or missing.** You agree to pay us all you owe under this contract even if the vehicle is damaged, destroyed, or missing.
- b. **Using the vehicle.** You agree not to remove the vehicle from the U.S. or Canada, or to sell, rent, lease, or transfer any interest in the vehicle or this contract without our written permission. You agree not to expose the vehicle to misuse, seizure, confiscation, or involuntary transfer. If we pay any repair bills, storage bills, taxes, fines, or charges on the vehicle, you agree to repay the amount when we ask for it.
- c. **Security Interest.**
You give us a security interest in:
 - The vehicle and all parts or goods put on it;
 - All money or goods received (proceeds) for the vehicle;
 - All insurance, maintenance, service, or other contracts we finance for you; and
 - All proceeds from insurance, maintenance, service, or other contracts we finance for you. This includes any refunds of premiums or charges from the contracts.This secures payment of all you owe on this contract. It also secures your other agreements in this contract. You will make sure the title shows our security interest (lien) in the vehicle. You will not allow any other security interest to be placed on the title without our written permission.
- d. **Insurance you must have on the vehicle.**
You agree to have physical damage insurance covering loss of or damage to the vehicle for the term of this contract. The insurance must cover our interest in the vehicle. You agree to name us on your insurance policy as an additional insured and as loss payee. If you do not have this insurance, we may, if we choose, buy physical damage insurance. If we decide to buy physical damage insurance, we may either buy insurance that covers your interest and our interest in the vehicle, or buy insurance that covers only our interest to the extent permitted by applicable law. If we buy either type of insurance, we will tell you which type and the charge you must pay. The charge will be the premium for the insurance and a finance charge computed at the Annual Percentage Rate shown on page 1 of this contract or, at our option, the highest rate the law permits.

If the vehicle is lost or damaged, you agree that we may use any insurance settlement to reduce what you owe or repair the vehicle.

- e. **What happens to returned insurance, maintenance, service, or other contract charges.** If we get a refund on insurance, maintenance, service, or other contract charges, you agree that we may subtract the refund from what you owe.

3. IF YOU PAY LATE OR BREAK YOUR OTHER PROMISES

- a. **You may owe late charges.** You will pay a late charge on each late payment as shown on page 1 of this contract. Acceptance of a late payment or late charge does not excuse your late payment or mean that you may keep making late payments.
If you pay late, we may also take the steps described below.
- b. **You may have to pay all you owe at once.** If you break your promises (default), we may demand that you pay all you owe on this contract at once. Default means:
 - You do not pay any payment on time;
 - You give false, incomplete, or misleading information during credit application;
 - You start a proceeding in bankruptcy or one is started against you or your property; or
 - You break any agreements in this contract.

The amount you will owe will be the unpaid part of the Amount Financed plus the earned and unpaid part of the Finance Charge, any late charges, and any amounts due because you defaulted.

- c. **You may have to pay collection costs.** If we hire an attorney who is not our salaried employee to collect what you owe, you will pay the attorney's reasonable fee and court costs the law permits. If the vehicle is primarily for personal, family, or household use and the cash price is \$10,000 or less, the maximum attorney's fee you will pay will be \$100 plus 10% of the excess over \$500 of the amount due when we hire the attorney.
- d. **We may take the vehicle from you.** If you default, we may take (repossess) the vehicle from you if we do so peacefully and the law allows it. If your vehicle has an electronic tracking device (such as GPS), you agree that we may use the device to find the vehicle. If we take the vehicle, any accessories, equipment, and replacement parts will stay with the vehicle. If any personal items are in the vehicle, we may store them for you. If you do not ask for these items back, we may dispose of them as the law allows.
- e. **How you can get the vehicle back if we take it.** If we repossess the vehicle, you may pay to get it back (redeem). We will tell you how much to pay to redeem. Your right to redeem ends when we sell the vehicle.
- f. **We will sell the vehicle if you do not get it back.** If you do not redeem, we will sell the vehicle. We will send you a written notice of sale before selling the vehicle.
We will apply the money from the sale, less allowed expenses, to the amount you owe. Allowed expenses are expenses we pay as a direct result of taking the vehicle, holding it, preparing it for sale, and selling it. Attorney fees and court costs the law permits are also allowed expenses. If any money is left (surplus), we will pay it to you unless the law requires us to pay it to someone else. If money from the sale is not enough to pay the amount you owe, you must pay the rest to us. If you do not pay this amount when we ask, we may charge you interest at a rate not exceeding the highest lawful rate until you pay.

Buyer Signs X

Co-Buyer Signs X

g. **What we may do about optional insurance, maintenance, service, or other contracts.** This contract may contain charges for optional insurance, maintenance, service, or other contracts. If we demand that you pay all you owe at once or we repossess the vehicle, we may claim benefits under these contracts and cancel them to obtain refunds of unearned charges to reduce what you owe or repair the vehicle as the law allows. If the vehicle is a total loss because it is confiscated, damaged, or stolen, we may claim benefits under these contracts and cancel them to obtain refunds of unearned charges to reduce what you owe.

4. WARRANTIES SELLER DISCLAIMS

Unless the Seller makes a written warranty, or enters into a service contract within 90 days from the date of this contract, the Seller makes no warranties, express or implied, on the vehicle, and there will be no implied warranties of merchantability or of fitness for a particular purpose.

This provision does not affect any warranties covering the vehicle that the vehicle manufacturer may provide.

5. Servicing and Collection Contacts.

You agree that we may try to contact you in writing, by e-mail, or using prerecorded/artificial voice messages, text messages, and automatic telephone dialing systems, as the law allows. You also agree that we may try to contact you in these and other ways at any address or telephone number you provide us, even if the telephone number is a cell phone number or the contact results in a charge to you.

7. Applicable Law

Federal law and the law of the state of New Jersey apply to this contract.

The Annual Percentage Rate may be negotiable with the Seller. The Seller may assign this contract and retain its right to receive a part of the Finance Charge.

HOW THIS CONTRACT CAN BE CHANGED. This contract contains the entire agreement between you and us relating to this contract. Any change to this contract must be in writing and we must sign it. No oral changes are binding. Buyer Signs X [Signature] Co-Buyer Signs X [Signature]

If any part of this contract is not valid, all other parts stay valid. We may delay or refrain from enforcing any of our rights under this contract without losing them. For example, we may extend the time for making some payments without extending the time for making others.

See the rest of this contract for other important agreements.

NOTICE TO RETAIL BUYER

Do not sign this contract in blank.

You are entitled to a copy of the contract at the time you sign.

Keep it to protect your legal rights.

You agree to the terms of this contract. You confirm that before you signed this contract, we gave it to you, and you were free to take it and review it. You confirm that you received a completely filled-in copy when you signed it.

Buyer Signs X [Signature] Date 12/12/2020 Co-Buyer Signs X [Signature] Date 12/12/2020

Buyer Printed Name ELIZABETH ALGARIN Co-Buyer Printed Name Turi Brown

If the "business" use box is checked in "Primary Use for Which Purchased": Print Name _____ Title _____

Co-Buyers and Other Owners — A co-buyer is a person who is responsible for paying the entire debt. An other owner is a person whose name is on the title to the vehicle but does not have to pay the debt. The other owner agrees to the security interest in the vehicle given to us in this contract.

Other owner signs here X N/A Address N/A

Seller signs V.I.P. Auto Outlet Inc. Date 12/12/2020 By X [Signature] Title S.M.

Seller assigns its interest in this contract to Citadel FCU (Assignee) under the terms of Seller's agreement(s) with Assignee.

☐ Assigned with recourse ☒ Assigned without recourse ☐ Assigned with limited recourse

Seller _____

By X V.I.P. Auto Outlet Inc. _____ Title S.M.

CERTIFICATE OF TITLE

905785

PREFIX IDENTIFICATION NUMBER SUFFIX YEAR MAKE MODEL BODY TYPE
4 2C3CD ZBT3H H5873 49 Z 2017 DOD CHL 2 DR.

TYPE OF TITLE DUPLICATE NO GVW/WGLGTH COLOR MILEAGE DEALER ID AXLES PROP FUEL
STANDARD 8 BK 03002U 2
FEE ISSUE DATE VIN-REPLACEMENT MILEAGE STATUS

85.00 01-27-2021

52877 A

OWNER(S)

TURI BROWN
134 HARBOUR BLVD
CONNAMINSON NJ 08077 1560

F-FLOOD S-SALVAGE

P-POL CE T-TAXI

L-LEMON LAW

A-ACTUAL MILEAGE

N-NOT THE ACTUAL MILEAGE

M-MILEAGE EXCEEDS THE MECHANICAL LIMITS

NUMBER OF OWNERS 1

NUMBER OF LIENHOLDERS 1

OWNER DL/CC # [REDACTED]

I, CHIEF ADMINISTRATOR OF THE MOTOR VEHICLE COMMISSION, OF THE STATE OF NEW JERSEY, DO HEREBY CERTIFY THAT EVIDENCE OF PURCHASE OF OWNERSHIP, IN COMPLIANCE WITH THE LAWS OF THE STATE OF NEW JERSEY, OF THE DESCRIBED ARTICLE, HAS BEEN RECORDED AND FILED WITH ME, AND I DO HEREBY ISSUE THIS CERTIFICATE OF OWNERSHIP SUBJECT TO SECURITY AGREEMENT OR LIEN, IF ANY AS STATED

[Signature]

SIGNATURE

CONTROL NUMBER BF677029

State of New Jersey
MOTOR VEHICLE COMMISSION



DATE

LIEN RELEASED BY

SIGNATURE _____

SECOND LIENHOLDER

SECOND RELEASE

TITLE _____ DATE _____

DATE

01-27-2021

LIEN RELEASED BY

SIGNATURE _____

FIRST LIENHOLDER

FIRST RELEASE

18933 82381 93410
CITADEL FED CREDIT UNION
520 EAGLEVIEW BLVD
EXTON PA 19341

TITLE _____ DATE _____

ISM/SS-1X (R4/18)

LD ME20210270120

ALTERATION OR ERASURE VOIDS THIS TITLE. KEEP IN SAFE PLACE

VOID IF ALTERED